

FIRST GUARANTY BANCSHARES, INC.

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3589560	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$931	\$1,133	21.7%		
Loans	\$591	\$576	-2.4%		
Construction & development	\$79	\$66	-16.7%		
Closed-end 1-4 family residential	\$63	\$57	-9.0%		
Home equity	\$15	\$16	9.0%		
Credit card	\$3	\$2	-10.7%		
Other consumer	\$13	\$12	-7.9%		
Commercial & Industrial	\$82	\$77	-7.0%		
Commercial real estate	\$301	\$293	-2.6%		
Unused commitments	\$51	\$95	86.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$258	\$482	86.4%		
Cash & balances due	\$33	\$36	6.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$841	\$1,042	23.8%		
Deposits	\$805	\$1,015	26.0%		
Total other borrowings	\$32	\$13	-60.6%		
FHLB advances	\$20	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$89	\$91	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	8.1%	--		
Tier 1 risk based capital ratio	11.2%	11.1%	--		
Total risk based capital ratio	12.2%	12.1%	--		
Return on equity ¹	15.0%	6.0%	--		
Return on assets ¹	1.4%	0.5%	--		
Net interest margin ¹	4.4%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.9%	27.4%	--		
Loss provision to net charge-offs (qtr)	198.7%	130.8%	--		
Net charge-offs to average loans and leases ¹	0.7%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.6%	5.2%	0.2%	0.0%	--
Closed-end 1-4 family residential	5.6%	5.5%	0.2%	0.8%	--
Home equity	0.3%	0.1%	0.5%	0.0%	--
Credit card	0.9%	0.4%	1.8%	1.2%	--
Other consumer	1.6%	0.3%	1.0%	-0.2%	--
Commercial & Industrial	1.0%	0.1%	0.5%	2.2%	--
Commercial real estate	2.5%	7.5%	0.0%	0.0%	--
Total loans	2.5%	5.3%	0.2%	0.4%	--